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FORM B1 UNITED STATES BANKRUPTCY NORTHERN DISTRICT OF ILLIN EASTERN DIVISION (CHICAG	IOIS	Voluntary Petition
Name of Debtor (if individual, enter Last, First Middle): Crane Jr., Christopher P.	Name of Joint Debtor (Spouse) (if individual, e	nter Last, First Middle):
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in th (include married, maiden, and trade names):	e last 6 years
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No (if more than one, state all): xxx-xx-4632	Last four digits of Soc. Sec. No. / Complete Elfone, state all):	N or other Tax I.D. No (if more than
Street Address of Debtor (No. and Street, City, State and Zip Code): 13914 S. Indiana Ave, Apt. 1W Riverdale, IL 60827	Street Address of Joint Debtor (No. and Street	, City, State and Zip Code):
County of Residence or of the Principal Place of Business: Cook	County of Residence or of the Principal Place of	of Business:
Mailing Address of Debtor (if different from street address): 13914 S. Indiana Ave, Apt. 1W Riverdale, IL 60827	Mailing Address of Joint Debtor (if different from	n street address):
Location of Principal Assets of Business Debtor (if different from street address above):		
Information Regarding the Debt	or (Check the Applicable Boxes)	
 Venue (Check any applicable box) ✓ Debtor has been domiciled or has had a residence, principal place of be preceding the date of this petition or for a longer part of such 180 days. ☐ There is a bankruptcy case concerning debtor's affiliate, general partne. 	than in any other District.	for 180 days immediately
Type of Debtor (Check all boxes that apply)	Chapter or Section of Bankrupto	y Code Under Which
✓ Individual(s) ☐ Railroad ☐ Corporation ☐ Stockbroker ☐ Partnership ☐ Commodity Broker ☐ Other ☐ Clearing Bank	the Petition is Filed (0 Chapter 7 Chapter Chapter 9 Chapter Section 304 - Case ancillary to fore	11
Nature of Debts (Check one box) ✓ Consumer/Non-Business ☐ Business	Filing Fee (Che	eck one box)
Chapter 11 Small Business (Check all boxes that apply) Debtor is a small business as defined by 11 U.S.C. Sec. 101. Debtor is & elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)	Filing Fee to be paid in installment Must attach signed application for certifying that the debtor is unable Rule 1006(b). See Official Form 3	the court's consideration to pay fee except in installments.
Statistical/Administrative Information (Estimates only) ☐ Debtor estimates that funds will be available for distribution to unsecure ☐ Debtor estimates that, after any exempt property is excluded and admin there will be no funds available for distribution to unsecured creditors.	d creditors.	PACE IS FOR COURT USE ONLY
Estimated Number of Creditors 1-15 16-49 50-99 10	0-199 200-999 1000-Over	
\$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 mil	001 to \$50,000,001 to More than ion \$100 million	
Estimated Debts \$0 to \$50,001 to \$100,001 to \$500,001 to \$10,000,001 to \$50,000 \$10 million \$50 mill	001 to \$50,000,001 to More than ion \$100 million	

(Official Form 1)(12/03)	Document	Page 2 of 26		FORM B1, Page 2
Voluntary Petition (page 2) (This page must be completed and filed in e	every case)	Name of Debtor(s): Christo	opher P. Crane, Jr.	
Prior Bankruptcy Case(s)		Years (If more than two	attach additional sheet)	
Location Where Filed:	THOU THE LAGE	Case Number:	Date Filed:	
Chicago; Chapter 7 Discharged		90-06998	4/16/1990	
Location Where Filed:		Case Number:	Date Filed:	
Pending Bankruptcy Case(s) Filed by an	y Spouse, Partner	or Affiliate of this Debto	r (If more than one, attach	additional sheet)
Name of Debtor: None		Case Number:	Date Filed:	
District:		Relationship:	Judge:	
	Sign	atures atures		
Signature(s) of Debtor(s) (Individual/Join		1	Exhibit A	
I declare under penalty of perjury that the information provided it true and correct. [If petitioner is an individual whose debts are primarily consume chosen to file under chapter 7] I am aware that I may proceed 11, 12 or 13 of title 11, United States Code, understand the relie	in this petition is er debts and has under chapter 7,	10Q) with the Securities and Exof the Securities Exchange Act	equired to file periodic reports (e. xchange Commission pursuant to f1934 and is requesting relief d and made a part of this per	to Section 13 or 15(d) under chapter 11)
each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United specified in this petition. X /s/ Christopher P. Crane, Jr. Christopher P. Crane, Jr.	States Code,	debts) I, the attorney for the pethat I have informed the petition	Exhibit B n individual whose debts are prin letitioner named in the foregoing ner named in the foregoing petiti 11, 12, or 13 of title 11, United S lable under each such chapter.	petition, declare on that [he or she]
,				
X		/s/ Robert J. Adams		08/03/2005
		Robert J. Adams &		Date
Telephone Number (If not represented by an attor 08/03/2005 Date Signature of Attorney	ney)	pose a threat of imminent and i	Exhibit C cossession of any property that p identifiable harm to public health is attached and made a par	or safety?
X /s/ Robert J. Adams & Associates			Non-Attorney Petition Pre	parer
Robert J. Adams & Associates Bar No. 0	013056	I certify that I am a bankruptcy	petition preparer as defined in 1 for compensation, and that I hav	11 U.S.C. § 110,
Robert J. Adams & Associates		debior with a copy of this doct	anient.	
125 S. Clark, Suite 1810 Chicago, Illinois 60603				
g-,		Printed Name of Bankr	ruptcy Petition Preparer	
Phone No.(312) 346-0100 Fax No.(312)	346-6228	Social Security Numbe	 9r	
08/03/2005				
Date Signature of Debtor (Corporation/Partr I declare under penalty of perjury that the information provided in				
true and correct, and that I have been authorized to file this petithe debtor.		Address Names and Social Security nu	umbers of all other individuals wh	no prepared or
The debtor requests relief in accordance with the chapter of title Code, specified in this petition.	e 11, United States	assisted in preparing this docu	ument:	
V		If more than one person prepa conforming to the appropriate	ared this document, attach addition official form for each person.	onal sheets
λ		X		
Printed Name of Authorized Individual		Signature of Bankrupto	y Petition Preparer	
Title of Authorized Individual		Date		
			r's failure to comply with the prov kruptcy Procedure may result in f	
08/03/2005		imprisonment or both (11 U.S.		iiioo oi

Date

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IN RE: Christopher P. Crane, Jr. CASE NO

CHAPTER 13

SCHEDULE A (REAL PROPERTY)

Description And Location Of Property	Nature Of Debtor's Interest In Property	Husband, Wife, Joint Or Community	Current Market Value Of Debtor's Interest In Property, Without Deducting Any Secured Claim Or Exemption	Amount Of Secured Claim
Six Unit Building 13914 S. Indiana Avenue, Riverdale, IL 60827; Refinanced in 2004 for \$157,500	Fee simple		\$190,000.00	\$160,000.00

Total:

\$190,000.00

INITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Christopher P. Crane, Jr. CASE NO

CHAPTER 13

SCHEDULE B (PERSONAL PROPERTY)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	-	\$0.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan,		Bank One Chicago Avenue Depot Credit Union	-	\$400.00 \$1,500.00
thrift, building and loan, and home- stead associations, or credit unions, brokerage houses, or cooperatives.				
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings including audio, video and computer equipment.		Five rooms of furniture of various ages	-	\$120.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Clothing	-	\$150.00
7. Furs and jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.	x			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	x			
		Tota	 l >	\$2,170.00

JNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Christopher P. Crane, Jr. CASE NO

CHAPTER 13

SCHEDULE B (PERSONAL PROPERTY)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		Pension through job	-	\$3,000.00
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
13. Interests in partnerships or joint ventures. Itemize.	х			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
15. Accounts receivable.	х			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	х			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	x			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			

JNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Christopher P. Crane, Jr. CASE NO

CHAPTER 13

SCHEDULE B (PERSONAL PROPERTY)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. 21. Patents, copyrights, and other intellectual property. Give particulars. 22. Licenses, franchises, and other general intangibles. Give particulars.	x x			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2004 Dodge 1500 Pick-up 2000 Kawasaki Ninja 900 ZZR	-	\$22,000.00 \$5,500.00
 24. Boats, motors, and accessories. 25. Aircraft and accessories. 26. Office equipment, furnishings, and supplies. 27. Machinery, fixtures, equipment, and supplies used in business. 28. Inventory. 29. Animals. 30. Crops - growing or harvested. Give particulars. 31. Farming equipment and implements. 	x x x x x x			
		Tota	L →	\$32,670.00

JNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Christopher P. Crane, Jr. CASE NO

CHAPTER 13

Total >

\$32,670.00

SCHEDULE B (PERSONAL PROPERTY)

32. Farm supplies, chemicals, and feed. 33. Other personal property of any kind not already listed. Itemize.	Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
33. Other personal property of any kind not already listed. Itemize.		x			
	33. Other personal property of any	x			

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CHAPTER 13

SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)

or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

11 U.S.C. Sec. 522(b)(1): Exemptions provided in 11 U.S.C. Sec. 522(d). Note: These exemptions are available only in certain states.

11 U.S.C. Sec. 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety

Current Market Value of Property **Specify Law Providing Each** Value of Claimed Without Deducting **Description of Property Exemption Exemption** Exemption \$7,500.00 \$190,000.00 Six Unit Building 735 ILCS 5/12-901 13914 S. Indiana Avenue, Riverdale, IL 60827; Refinanced in 2004 for \$157,500 Cash 735 ILCS 5/12-1001(b) \$0.00 \$0.00 Bank One 735 ILCS 5/12-1001(b) \$400.00 \$400.00 Chicago Avenue Depot Credit Union 735 ILCS 5/12-1001(b) \$0.00 \$1,500.00 Five rooms of furniture of various ages 735 ILCS 5/12-1001(b) \$120.00 \$120.00 Clothing 735 ILCS 5/12-1001(a), (e) \$150.00 \$150.00 Pension through job 735 ILCS 5/12-1006 \$3,000.00 \$3,000.00 2004 Dodge 1500 Pick-up \$22,000.00 735 ILCS 5/12-1001(c) \$0.00 2000 Kawasaki Ninja 900 ZZR 735 ILCS 5/12-1001(c) \$0.00 \$5,500.00 \$11,170.00 \$222,670.00

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IN RE: Christopher P. Crane, Jr.

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(If Known)

CHAPTER 13

SCHEDULE D (CREDITORS HOLDING SECURED CLAIMS)

☐ Check this box if debtor has no creditors holding secured claims to report on Schedule D.

	, II ,	aobt	or rias no creditors notding secured claims		opt	,,,	on concadio b.	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #-			DATE INCURRED:					
ACCT#: Chicago Ave. Depot Credit Union 635 N. Pulaski Chicago, IL		-	NATURE OF LIEN: Other COLLATERAL: Shares REMARKS:				\$7,000.00	\$5,500.00
			COLLATERAL VALUE: \$1,500.00	-				
ACCT #: 1002781897			DATE INCURRED: NATURE OF LIEN:					
Chrysler Financial PO Box 2993 Milwaukee, WI 53201		-	Car loan COLLATERAL: 2004 Dodge Ram 1500 REMARKS:				\$29,870.00	\$7,870.00
			\$20,000,00	_				
ACCT #:	\perp		COLLATERAL VALUE: \$22,000.00 DATE INCURRED: NATURE OF LIEN:					
Green Point Mortgage PO Box 908 Newark, NJ 07101		-	Mortgage Company COLLATERAL: First Mortgage REMARKS:				\$157,500.00	
ACCT#:			COLLATERAL VALUE: \$190,000.00 DATE INCURRED: Various NATURE OF LIEN:					
Green Point Mortgage PO Box 908 Newark, NJ 07101		-	Mortgage arrears COLLATERAL: First Mortgage REMARKS:				\$2,500.00	
			OOLLATERAL VALUE #0 F00 00	-				
ACCT #: 800-6011-0107-2806			COLLATERAL VALUE: \$2,500.00 DATE INCURRED: NATURE OF LIEN:					
HSBC Retail Services PO Box 17602 Baltimore, MD 21297		-	Finance Company COLLATERAL: 2000 Kawasaki Ninja 900ZXR REMARKS:				\$9,060.00	\$3,560.00
			COLLATERAL VALUE: \$5,500.00					
continuation sheets attache	ed		Total for this Page (Sub	otot	al)	>	\$205,930.00	\$16,930.00
			Running	То	tal	>	\$205,930.00	\$16,930.00

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CHAPTER 13

SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on Schedu	ıle E
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) if claims in that category are listed on the attached shapes of the control of the co	neets)
Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. Sec. 507(a)(2).	
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$4,925* per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided by 11 U.S.C. Sec. 507(a)(3).	
Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Sec. 507(a)(4).	
Certain farmers and fishermen Claims of certain farmers and fishermen, up to a maximum of \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. Sec. 507(a)(5).	
Deposits by individuals Claims of individuals up to a maximum of \$2,225* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. Sec. 507(a)(6).	
Alimony, Maintenance, or Support Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. Sec. 507(a)(7).	
 ☐ Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local government units as set forth in 11 U.S.C. Sec. 507(a) (8). 	
Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. Sec. 507(a)(9).	
Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.	
* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.	
1continuation sheets attached	

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IN RE: Christopher P. Crane, Jr.

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CHAPTER 13

SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

L.						
	WAS INCURRED AND TION FOR CLAIM	CONTINGENT	UNLIQUIDATED	〗	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCT #: Robert J Adams & Associates 125 S Clark St Ste 1810 Chicago, IL 60603 DATE INCURRED: CONSIDERATION: Attorney Fees REMARKS:	07/21/2005				\$2,200.00	\$2,200.00
	Total for this Page (Subt			_	\$2,200.00 \$2,200.00	\$2,200.00 \$2,200.00

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IN RE: Christopher P. Crane, Jr.

CASE NO _

(If Known)

CHAPTER 13

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on Schedule F.

	_		ditors holding unsecured nonpriority claims to rep	_	_		
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	
ACCT #: 0901-08671837 American General Finance c/o Louis Weinstock 20 N. Clark, Ste. 2600 Chicago, IL 60602-4109		-	DATE INCURRED: CONSIDERATION: Other REMARKS:				\$2,300.00
ACCT#: 66002977-02 Aqua Illinois 1000 S. Schuyler AVe Kankakee, IL 60901		-	DATE INCURRED: CONSIDERATION: Other REMARKS:				\$340.00
ACCT #: 4305-5001-4543-2137 Bank of America PO Box 650260 Dallas, TX 75265		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$1,900.00
ACCT #: CB USA P.O.Box 8000 Hammond, IN 46325-9998		-	DATE INCURRED: CONSIDERATION: Collection agency REMARKS:				\$855.00
ACCT#: Child Support 509 S. 6th Ave Springfield, IL 62701	-	-	DATE INCURRED: CONSIDERATION: Other REMARKS:				\$415.00
ACCT #: 5424-1803-9417-6314 Citi PO Box 6500 Sioux Falls, SD 57117	_	-	DATE INCURRED: CONSIDERATION: Other REMARKS:				\$13,505.00
ACCT#: 1776161026 Commonwealth Edison Bill Payment Center Chicago, IL 60668-0001	-		DATE INCURRED: CONSIDERATION: Utility REMARKS:				\$415.00

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CHAPTER 13

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPLITED	AMOUNT OF CLAIM
ACCT #: 05 019014495 Credit Collection Services Two Wells Ave Newton Center, MA 02459		-	DATE INCURRED: CONSIDERATION: Collecting For -Liberty Mutual REMARKS:				\$116.00
ACCT #: 6035320127771713 Home Depot Credit Services Processing Center Des Moines, IA 50364		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$855.00
ACCT#: 4237794373 IC System, Inc. 444 Highway 96 East Saint Paul, MN 55164		-	DATE INCURRED: CONSIDERATION: Collecting for - Star/A J Disposal Service REMARKS:				\$75.00
ACCT #: File# 99-325 Law Offices of John A. Krupa & Assocs. 64 Orland Square Dr., Ste. 316 Orland Park, IL 60467		-	DATE INCURRED: CONSIDERATION: Other REMARKS:				\$500.57
ACCT #: 6004300907408592 Menards PO Box 17602 Baltimore, MD 21297		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$2,585.00
ACCT #: 4-09-53-1053-0 Nicor PO Box 310 Aurora, IL 60507-0310		-	DATE INCURRED: CONSIDERATION: Utility REMARKS:				\$750.00
ACCT #: 04 336750 University Park Fire Dept. PO Box 1368 Elmhurst, IL 60126		-	DATE INCURRED: CONSIDERATION: Other REMARKS:				\$350.00
			Total for this Page (Subtotal) Running Total				\$5,231.57 \$24,961.57

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IN RE: Christopher P. Crane, Jr. CASE NO

CHAPTER 13

SCHEDULE G (EXECUTORY CONTRACTS AND UNEXPIRED LEASES)

☑ Check this box if debtor has no executory contracts or unexpired leases.

E check the sext access has no executely contain	·
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

INITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Christopher P. Crane, Jr. CASE NO

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SCHEDULE H (CODEBTORS)

☑ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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IN RE: Christopher P. Crane, Jr. CASE NO

CHAPTER 13

SCHEDULE I (CURRENT INCOME OF INDIVIDUAL DEBTOR(S))

Debtor's Marital	Dependents of Debtor and Spouse (Names, Ages and Relationships)					
Status	Name	Age	Relationship	Name	Age	Relationship
	Christopher		Son			
Single	Crisheena) Daughter			
	Crishonna	10) Daughter			
Employment	Debtor			Spouse		
Occupation	Bus Operator					
Name of Employer	Chicago Transit Authority	/				
How Long Employed	10 Years					
Address of Employer						
	Chicago, IL 60661					
Income. (Estimate of our					DERTOR	CROUCE
Income: (Estimate of ave	ges, salary, and commissions	(nrorato	if not naid monthly	<i>(</i>)	<u>DEBTOR</u> \$3,986.67	<u>SPOUSE</u>
Estimated monthly overtim		(prorate	ii not paid monthly	()	\$0.00	
SUBTOTAL					\$3,986.67	
LESS PAYROLL DEDUCT	TONS				4 - 7	
A. Payroll taxes (included)	des social security tax if B. is a	zero)			\$866.67	
B. Social Security Tax					\$411.67	
C. Medicare					\$108.33	
D. Insurance					\$140.83	
E. Union dues					\$130.00	
	landatory				\$112.67	
	hild Support				\$1,230.67	
H. Other (specify)					\$0.00	
I. Other (specify)					\$0.00	
J. Other (specify)					\$0.00	
K. Other (specify)					\$0.00	
SUBTOTAL OF PAYE	ROLL DEDUCTIONS				\$3,000.84	
TOTAL NET MONTHLY T	AKE HOME PAY				\$985.83	
	ation of business or profession	n or farm	(attach detailed s	tmt)	\$0.00	
Income from real property					\$0.00	
Interest and dividends					\$0.00	
Alimony, maintenance or s that of the dependents I	upport payments payable to distention	debtor for	r the debtor's use	or	\$0.00	
· ·	vernment assistance (specify)			\$0.00	
Pension or retirement inco		•			\$0.00	
Other monthly income (spe	ecify below)				·	
1. Rental Income					\$3,455.00 \$1,680.00	
2. Spouse's Income					\$0.00	
3					\$6,120.83	
TOTAL MONTHLY INC	OME				φ0,120.03	

TOTAL COMBINED MONTHLY INCOME \$6,120.83

(Report also on Summary of Schedules)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

IN RE: Christopher P. Crane, Jr. CASE NO

CHAPTER

SCHEDULE J (CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S))

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$5,210.00
Alimony, maintenance, and support paid to others: Payments for support of add'l dependents not living at debtor's home: Regular expenses from operation of business, profession, or farm (attach detailed statement) Other: Other:	
Other: Other:	
Installment payments: (In Chapter 12 and 13 cases, do not list payments included in the plan) Auto: Other: Spouse's Expenses	\$935.00
Specify:	
Auto Other: Taxes (not deducted from wages or included in home mortgage payments)	\$130.00
Insurance (not deducted from wages or included in home mortgage payments) Homeowner's or renter's Life Health	
Recreation, clubs and entertainment, newspapers, magazines, etc. Charitable contributions	\$70.00
Laundry and dry cleaning Medical and dental expenses (not covered by insurance) Transportation (not including car payments)	\$70.00 \$50.00 \$250.00
Home maintenance (repairs and upkeep) Food Clothing	\$150.00 \$400.00 \$125.00
Utilities: Electricity and heating fuel Water and sewer Telephone Other: cell phones	\$500.00 \$115.00 \$45.00 \$70.00
Are real estate taxes included? ☑ Yes ☐ No Is property insurance included? ☑ Yes ☐ No	\$2,300.00

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular

Interval.			
A. Total projected monthly income			\$6,120.83
B. Total projected monthly expenses (including sep	arate spouse bu	dget if applicable)	\$5,210.00
C. Excess income (A minus B)			\$910.83
D. Total amount to be paid into plan each	Monthly	(interval)	\$910.00

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IN RE: Christopher P. Crane, Jr. CASE NO

CHAPTER 13

SUMMARY OF SCHEDULES

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$190,000.00		
B - Personal Property	Yes	4	\$32,670.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$205,930.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		\$2,200.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$24,961.57	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$6,120.83
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$5,210.00
Total Number of ALL S	of Sheets Schedules >	15			
	Total	Assets >	\$222,670.00		
			Total Liabilities >	\$233,091.57	

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IN RE: Christopher P. Crane, Jr. CASE NO

CHAPTER 13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the for sheets, and that they are true and correct to the best of my kr	
Date <u>08/03/2005</u>	Signature /s/ Christopher P. Crane, Jr. Christopher P. Crane, Jr.
Date	Signature
	[If joint case, both spouses must sign.]

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CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one)

\$34,000.00 2004-\$50,000 2003-unsure

2. Income other than from employment or operation of business

None

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Rental Income-Unsure

3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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IN RE: Christopher P. Crane, Jr. CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

None

 \checkmark

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None

✓

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

 $\overline{\mathbf{A}}$

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None

✓

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

10. Other transfers

None

 $\overline{\mathbf{Z}}$

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

11. Closed financial accounts

None

✓

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

✓

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

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CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

None
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15. Prior address of debtor

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 920 Samson Drive University Park, IL 60466 NAME USED Christopher P. Crane, Jr.

DATES OF OCCUPANCY June 1998-July

2005

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

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IN RE: Christopher P. Crane, Jr. CASE NO

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

None

✓

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. Section 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

✓

a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

✓

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

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CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

		ership interest of each member of the partnership.
- · · · · · · · · · · · · · · · · · · ·		ne partnership within one year immediately preceding the
b. If the debtor is a corporation, list all officers, or dir preceding the commencement of this case.	ectors whose relat	cionship with the corporation terminated within one year immediately
If the debtor is a partnership or corporation, list all wi	thdrawals or distrib	outions credited or given to an insider, including compensation in any
·		· · · · · · · · · · · · · · · · · · ·
		• •
DECLARATION CONCERNING D	EBTOR'S STA	TEMENT OF FINANCIAL AFFAIRS
declare under penalty of perjury that I have read the a	inswers containe	ed in the foregoing statement of financial affairs and any
08/03/2005	Signature of Debtor	/s/ Christopher P. Crane, Jr. Christopher P. Crane, Jr.
08/03/2005	of Joint Debto	or
	a. If the debtor is a partnership, list the nature and p b. If the debtor is a corporation, list all officers and d controls, or holds 5 percent or more of the voting or equity: 22. Former partners, officers, directors and s a. If the debtor is a partnership, list each member wh commencement of this case. b. If the debtor is a corporation, list all officers, or dir preceding the commencement of this case. 23. Withdrawals from a partnership or distrib If the debtor is a partnership or corporation, list all wi form, bonuses, loans, stock redemptions, options exercised this case. 24. Tax Consolidation Group If the debtor is a corporation, list the name and feder for tax purposes of which the debtor has been a member at case. 25. Pension Funds If the debtor is not an individual, list the name and fe employer, has been responsible for contributing at any time DECLARATION CONCERNING D declare under penalty of perjury that I have read the a	b. If the debtor is a corporation, list all officers, or directors whose relat preceding the commencement of this case. 23. Withdrawals from a partnership or distributions by a commencement of the debtor is a partnership or corporation, list all withdrawals or distributions, bonuses, loans, stock redemptions, options exercised and any other pethis case. 24. Tax Consolidation Group If the debtor is a corporation, list the name and federal taxpayer identified for tax purposes of which the debtor has been a member at any time within the case. 25. Pension Funds If the debtor is not an individual, list the name and federal taxpayer identified employer, has been responsible for contributing at any time within the six-year declare under penalty of perjury that I have read the answers contained ments thereto, consisting of

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CHAPTER 13

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$209.00 filing fee)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. In a Chapter 7 case, a trustee secures for the bankruptcy estate all your assets which the trustee may obtain under the applicable provisions of the Bankruptcy Code. You may claim certain of your property exempt under governing law. The trustee may then liquidate the non-exempt property as necessary and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$194.00 filing fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period of time allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under Chapter 13, unlike Chapter 7, you may keep all of your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long-term secured obligations.

Chapter 11: Reorganization (\$839.00 filing fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$239.00 filing fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to Chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

ACKNOWLEDGEMENT

I hereby certify that I have read this notice on this_3rd	day of_ August	
/s/ Christopher P. Crane, Jr.		
Christopher P. Crane, Jr.		

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CHAPTER 13

	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR						
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P that compensation paid to me within one year before services rendered or to be rendered on behalf of t is as follows:	ore the filing of the petition in bank	ruptcy, or agreed to be paid to me, for				
	For legal services, I have agreed to accept:		\$2,200.00				
	Prior to the filing of this statement I have received	:	\$0.00				
	Balance Due:		\$2,200.00				
2.	The source of the compensation paid to me was:						
	☑ Debtor ☐ Other (spe	cify)					
3.	The source of compensation to be paid to me is:						
	✓ Debtor ☐ Other (spe	cify)					
4.	I have not agreed to share the above-disclose associates of my law firm.	ed compensation with any other po	erson unless they are members and				
	I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.						
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;						
ŝ.	By agreement with the debtor(s), the above-disclo	sed fee does not include the follow	ving services:				
		CERTIFICATION					
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.						
	08/03/2005 /s/ Robert J. Adams & Associates						
	Date	Robert J. Adams & Associates Robert J. Adams & Associates 125 S. Clark, Suite 1810 Chicago, Illinois 60603 Phone: (312) 346-0100 / Fax: (3	Bar No. 0013056				